

**Table I.A.2.c.(2) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2018**

| Characteristics                   | Total   | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------------|---------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States                     | 8.5%    | 17.9%                  | 12.5%           | 6.4%            | 2.7%              | 1.9%                   | 15.2%                  | 2.4%                 |
| Industry group **                 |         |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 12.0% * | --                     | --              | --              | --                | --                     | 14.2% *                | --                   |
| Mining and manufacturing          | 8.8%    | --                     | --              | --              | --                | --                     | 11.3%                  | --                   |
| Construction                      | 12.8%   | --                     | --              | --              | --                | --                     | 13.7%                  | --                   |
| Utilities and transp.             | 10.6%   | --                     | --              | --              | --                | --                     | 9.5% *                 | --                   |
| Wholesale trade                   | 6.3%    | --                     | --              | --              | --                | --                     | 10.7%                  | --                   |
| Fin. svcs. and real estate        | 7.9%    | --                     | --              | --              | --                | --                     | 21.7%                  | --                   |
| Retail trade                      | 4.8%    | --                     | --              | --              | --                | --                     | 12.8%                  | --                   |
| Professional services             | 10.0%   | --                     | --              | --              | --                | --                     | 16.3%                  | --                   |
| Other services                    | 8.5%    | --                     | --              | --              | --                | --                     | 15.5%                  | --                   |
| Ownership                         |         |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 7.9%    | --                     | --              | --              | --                | --                     | 14.3%                  | --                   |
| For profit, unincorporated        | 9.7%    | --                     | --              | --              | --                | --                     | 15.7%                  | --                   |
| Nonprofit                         | 10.6%   | --                     | --              | --              | --                | --                     | 20.2%                  | --                   |
| Age of firm                       |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 10.6%   | --                     | --              | --              | --                | --                     | 11.8%                  | --                   |
| 5-9 years                         | 14.4%   | --                     | --              | --              | --                | --                     | 16.8%                  | --                   |
| 10-19 years                       | 13.0%   | --                     | --              | --              | --                | --                     | 16.2%                  | --                   |
| 20 or more years                  | 6.5%    | --                     | --              | --              | --                | --                     | 15.3%                  | --                   |
| Multi/single status               |         |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 2.7%    | --                     | --              | --              | --                | --                     | 10.5%                  | --                   |
| 1 location only                   | 14.6%   | --                     | --              | --              | --                | --                     | 15.6%                  | --                   |
| Percent full-time employees       |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 6.5%    | --                     | --              | --              | --                | --                     | 15.2%                  | --                   |
| 25-49 %                           | 5.5%    | --                     | --              | --              | --                | --                     | 13.8%                  | --                   |
| 50-74 %                           | 7.7%    | --                     | --              | --              | --                | --                     | 14.1%                  | --                   |
| 75% or more                       | 9.1%    | --                     | --              | --              | --                | --                     | 15.5%                  | --                   |
| Union presence                    |         |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 8.6%    | --                     | --              | --              | --                | --                     | 14.7%                  | --                   |
| Has union employees               | 7.5%    | --                     | --              | --              | --                | --                     | 28.3%                  | --                   |
| Percent low-wage employees        |         |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 6.4%    | --                     | --              | --              | --                | --                     | 17.5%                  | --                   |
| Less than 50% low-wage            | 8.9%    | --                     | --              | --              | --                | --                     | 14.9%                  | --                   |
| Percent women employees           |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 9.1%    | --                     | --              | --              | --                | --                     | 12.0%                  | --                   |
| 25-49 %                           | 7.8%    | --                     | --              | --              | --                | --                     | 14.9%                  | --                   |
| 50-74 %                           | 8.5%    | --                     | --              | --              | --                | --                     | 19.2%                  | --                   |
| 75% or more                       | 8.2%    | --                     | --              | --              | --                | --                     | 16.1%                  | --                   |
| Percent age 50 or older employees |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 7.3%    | --                     | --              | --              | --                | --                     | 13.2%                  | --                   |
| 25-49 %                           | 7.2%    | --                     | --              | --              | --                | --                     | 16.5%                  | --                   |
| 50-74 %                           | 12.2%   | --                     | --              | --              | --                | --                     | 18.1%                  | --                   |
| 75% or more                       | 14.1%   | --                     | --              | --              | --                | --                     | 16.0%                  | --                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.A.2.c.(2) Standard errors for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2018**

| Characteristics                   | Total   | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------------|---------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States                     | 0.44%   | 1.33%                  | 1.13%           | 0.61%           | 0.41%             | 0.28%                  | 0.87%                  | 0.22%                |
| Industry group **                 |         |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 5.93% * | --                     | --              | --              | --                | --                     | 7.29% *                | --                   |
| Mining and manufacturing          | 1.74%   | --                     | --              | --              | --                | --                     | 2.87%                  | --                   |
| Construction                      | 1.75%   | --                     | --              | --              | --                | --                     | 2.08%                  | --                   |
| Utilities and transp.             | 2.01%   | --                     | --              | --              | --                | --                     | 3.72% *                | --                   |
| Wholesale trade                   | 1.30%   | --                     | --              | --              | --                | --                     | 2.39%                  | --                   |
| Fin. svcs. and real estate        | 1.41%   | --                     | --              | --              | --                | --                     | 3.81%                  | --                   |
| Retail trade                      | 0.84%   | --                     | --              | --              | --                | --                     | 2.57%                  | --                   |
| Professional services             | 0.90%   | --                     | --              | --              | --                | --                     | 1.55%                  | --                   |
| Other services                    | 0.97%   | --                     | --              | --              | --                | --                     | 1.87%                  | --                   |
| Ownership                         |         |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.50%   | --                     | --              | --              | --                | --                     | 1.02%                  | --                   |
| For profit, unincorporated        | 1.20%   | --                     | --              | --              | --                | --                     | 2.01%                  | --                   |
| Nonprofit                         | 1.37%   | --                     | --              | --              | --                | --                     | 2.84%                  | --                   |
| Age of firm                       |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 1.98%   | --                     | --              | --              | --                | --                     | 2.26%                  | --                   |
| 5-9 years                         | 2.11%   | --                     | --              | --              | --                | --                     | 2.54%                  | --                   |
| 10-19 years                       | 1.45%   | --                     | --              | --              | --                | --                     | 1.87%                  | --                   |
| 20 or more years                  | 0.42%   | --                     | --              | --              | --                | --                     | 1.18%                  | --                   |
| Multi/single status               |         |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.25%   | --                     | --              | --              | --                | --                     | 1.89%                  | --                   |
| 1 location only                   | 0.84%   | --                     | --              | --              | --                | --                     | 0.93%                  | --                   |
| Percent full-time employees       |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.43%   | --                     | --              | --              | --                | --                     | 3.51%                  | --                   |
| 25-49 %                           | 0.89%   | --                     | --              | --              | --                | --                     | 2.53%                  | --                   |
| 50-74 %                           | 1.04%   | --                     | --              | --              | --                | --                     | 2.08%                  | --                   |
| 75% or more                       | 0.55%   | --                     | --              | --              | --                | --                     | 1.04%                  | --                   |
| Union presence                    |         |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.47%   | --                     | --              | --              | --                | --                     | 0.88%                  | --                   |
| Has union employees               | 1.12%   | --                     | --              | --              | --                | --                     | 5.66%                  | --                   |
| Percent low-wage employees        |         |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 0.98%   | --                     | --              | --              | --                | --                     | 2.95%                  | --                   |
| Less than 50% low-wage            | 0.49%   | --                     | --              | --              | --                | --                     | 0.90%                  | --                   |
| Percent women employees           |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.78%   | --                     | --              | --              | --                | --                     | 1.17%                  | --                   |
| 25-49 %                           | 0.84%   | --                     | --              | --              | --                | --                     | 1.87%                  | --                   |
| 50-74 %                           | 0.91%   | --                     | --              | --              | --                | --                     | 2.14%                  | --                   |
| 75% or more                       | 0.94%   | --                     | --              | --              | --                | --                     | 1.93%                  | --                   |
| Percent age 50 or older employees |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.57%   | --                     | --              | --              | --                | --                     | 1.14%                  | --                   |
| 25-49 %                           | 0.66%   | --                     | --              | --              | --                | --                     | 1.76%                  | --                   |
| 50-74 %                           | 1.43%   | --                     | --              | --              | --                | --                     | 2.26%                  | --                   |
| 75% or more                       | 2.47%   | --                     | --              | --              | --                | --                     | 2.94%                  | --                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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